

(19) World Intellectual Property
Organization
International Bureau



(43) International Publication Date
28 July 2005 (28.07.2005)

PCT

(10) International Publication Number
WO 2005/069524 A1

(51) International Patent Classification⁷: **H04K 1/00**,
H04L 9/00

(21) International Application Number:
PCT/US2005/000068

(22) International Filing Date: 5 January 2005 (05.01.2005)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
P040100013 5 January 2004 (05.01.2004) AR

(71) Applicant (for all designated States except US): **ANDERSON, Flavio, Gabriel** [US/US]; 1600 South Eads Street, Apt. 535-N, Arlington, VA 22202 (US).

(71) Applicant and

(72) Inventor: **SALVA CALCAGNO, Eduardo, Luis** [AR/AR]; 917 Junin Street, 1113 Buenos Aires (AR).

(74) Agent: **HOLMAN, John, Clarke**; Jacobson Holman PLLC, 400 Seventh Street, N.W., Washington, DC 20004 (US).

(81) Designated States (unless otherwise indicated, for every kind of national protection available): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BW, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NA, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RU, SC, SD, SE, SG, SK, SL, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, YU, ZA, ZM, ZW.

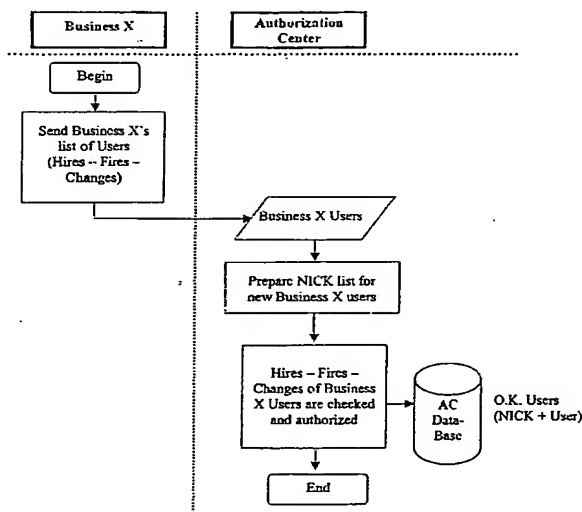
(84) Designated States (unless otherwise indicated, for every kind of regional protection available): ARIPO (BW, GH, GM, KE, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IS, IT, LT, LU, MC, NL, PL, PT, RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

Published:

- with international search report
- before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments

[Continued on next page]

(54) Title: PROCEDURE AND MULTI-KEY CARD TO AVOID INTERNET FRAUD



(57) Abstract: Security procedure specifically designed to legitimize transactions and avoid Internet fraud, put into practice with the use of a Multikey card that contains a card identification code, user NICKs and a variable number of hidden PINs that serve to enable a single operation and then become invalidated. The procedure contemplates the possibility of the user using the Multi-key card by means of the Web or by means of a Call Center, in both cases in the expectation of the authentication of his identity by the Authorization Center. The Center has an isolated database not available on line where all the sensitive data is safely stored to avoid any type of falsification. In this manner, not only the system that operates on line but the Call Center Operator of can check the information supplied by the user (card code + NICK + PIN) in the isolated database and then authorize or deny the operation, in accordance with the result of the process of the authentication of identity.

WO 2005/069524 A1



For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.